

 Early Warning System

ADB-58331-001

TBC Bank Expanding Access to Micro, Small, and Medium-Sized
Enterprises and Enterprise Finance Project



Quick Facts

Countries	Georgia
Financial Institutions	Asian Development Bank (ADB)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-09-05
Borrower	TBC Bank JSC
Sectors	Finance, Industry and Trade, Law and Government, Technical Cooperation
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Loan Amount (USD)	\$ 100.00 million
Project Cost (USD)	\$ 100.00 million



Project Description

As stated by the ADB, the borrower will use the proceeds of ADB's loan for onlending to:

- (i) MSMEsb in Georgia (up to 70% of loan proceeds); and
- (ii) enterprises in line with the NBG's Green Taxonomy (at least 30% of loan proceeds).

At least 20% of the loan will be onlent to WMSMEs.

In addition, TA will be provided from existing ADB TA to address the following issues: TBC wants to grow its nascent green loan book that represented 3.5% of TBC's outstanding loans in 2023. While its credit processes are well established, it still draws heavily on external consulting expertise to submit green loan proposals. TBC recognizes the need to establish the basic understanding and know-how of its frontline credit staff, as well as transition from an approach relying on consultants towards building strong in-house capacity. Finally, TBC's scope 3 greenhouse gas emission measures do not cover borrower activities. Understanding and measuring such impacts is essential to establishing a meaningful benchmark. The TA will help TBC to enhance sustainable green finance practice and measure greenhouse gas impacts of its lending business by:

- (i) expanding the coverage of solutions to micro, small, and medium-sized businesses;
- (ii) improving the understanding and know-how of frontline credit staff;
- (iii) transitioning from relying on consultants towards developing in-house skills by recruiting qualified experts as staff, learning by doing, and training; and
- (iv) improving the data quality by developing tools for estimating greenhouse gas emission impacts by TBC borrowers, and verifying and reporting emissions by TBC.



Investment Description

- Asian Development Bank (ADB)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [JSC TBC Bank](#) (Financial Intermediary)



Private Actors Description

As stated by Bloomberg, TBC Bank JSC provides banking services. The Bank provides personal and commercial banking, home loans, investment management, deposits, debit and credit cards, loans, business financing, money transfers, and insurance services. TBC Bank serves customers in Georgia.



Contact Information

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ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.adb.org/forms/request-information-form>

ADB has a two-stage appeals process for requesters who believe that ADB has denied their request for information in violation of its Access to Information Policy. You can learn more about filing an appeal at: <https://www.adb.org/site/disclosure/appeals>

ACCOUNTABILITY MECHANISM OF ADB

The Accountability Mechanism is an independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an Asian Development Bank-financed project. If you submit a complaint to the Accountability Mechanism, they may investigate to assess whether the Asian Development Bank is following its own policies and procedures for preventing harm to people or the environment. You can learn more about the Accountability Mechanism and how to file a complaint at: <http://www.adb.org/site/accountability-mechanism/main>.



Bank Documents

- [Report and Recommendation of the President](#)

Media

- [ADB and TBC Bank Partner to Expand Financing for MSMEs in Georgia](#)